

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL STUPAY
HEATHER STUPAY
Debtor(s)

Case No. 08-30027

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/04/2008.
- 2) The plan was confirmed on 02/05/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 11/11/2009.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$63,300.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$36,710.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$36,710.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,945.62
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,945.62**

Attorney fees paid and disclosed by debtor: \$3,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARMOR SYSTEMS	Unsecured	583.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	2,001.00	2,001.19	2,001.19	0.00	0.00
DISCOVER BANK	Unsecured	4,759.00	4,759.69	4,759.69	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,801.00	5,576.35	5,576.35	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,400.00	9,978.74	9,978.74	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	58,174.00	58,174.59	58,174.59	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,472.00	1,580.69	1,580.69	0.00	0.00
FORD MOTOR CREDIT CO	Secured	29,082.00	29,081.55	29,081.55	2,697.07	265.04
FORD MOTOR CREDIT CO	Secured	35,114.00	35,113.28	35,113.28	3,364.61	319.08
GE MONEY BANK	Unsecured	1,947.00	1,986.88	1,986.88	0.00	0.00
GE MONEY BANK	Unsecured	188.00	188.74	188.74	0.00	0.00
GMAC RESCAP LLC	Secured	14,890.00	14,889.15	14,889.15	0.00	0.00
GMAC RESCAP LLC	Secured	4,812.00	4,812.00	4,812.00	0.00	0.00
GMAC RESCAP LLC	Secured	NA	0.00	0.00	21,827.88	0.00
GMAC RESCAP LLC	Secured	NA	0.00	0.00	6,290.70	0.00
HARRIS & HARRIS LTD	Unsecured	589.00	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	35,116.74	35,116.74	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	7,099.21	7,099.21	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	489.00	489.64	489.64	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	13,037.00	13,037.38	13,037.38	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	801.00	845.84	845.84	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	4,067.00	3,892.05	3,892.05	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	10,598.00	10,598.58	10,598.58	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	604.00	617.63	617.63	0.00	0.00
SALLIE MAE GUARANTEE SVCS INC	Unsecured	34,755.00	8,106.52	8,106.52	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	1,086.00	1,099.36	1,099.36	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$21,827.88	\$0.00
Mortgage Arrearage	\$19,701.15	\$0.00	\$0.00
Debt Secured by Vehicle	\$64,194.83	\$6,061.68	\$584.12
All Other Secured	\$0.00	\$6,290.70	\$0.00
TOTAL SECURED:	\$83,895.98	\$34,180.26	\$584.12
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$165,149.82	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,945.62</u>
Disbursements to Creditors	<u>\$34,764.38</u>
TOTAL DISBURSEMENTS :	<u>\$36,710.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/17/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.